CHAPTER 11 Stuff Doesn't Make us Happy

Matthew, at age 6, had still not quite grasped the lesson that the stuff he wanted would not bring him long-lasting joy. After whining about a guy that he wanted to buy, I attempted to again bring this message home. I asked him, "Matthew, you know this. What makes us happy? People or things?"

Without hesitation he responded, "Actually, Mom, people that buy me things make me really happy!"

Juliet Schor explains the real relationship between consumer involvement (TV, magazines, video games, shopping, buying) and happiness.

Higher levels of consumer involvement result in worse relationships with parents (as measured by both the parental attitude scale and the likelihood of fighting or disagreeing with parents). That's the first casual link. The second is that as children's relations with their parents deteriorate, there is an additional negative effect on well-being. Relating poorly to parents leads to more depression, anxiety, lower self-esteem, and more psychosomatic complaints. Consumer culture packs a double wallop, operating through both this direct and indirect channel. Surprisingly, there are no effects in the reverse direction. Poor psychological outcomes such as depression and anxiety do not cause relations with parents to deteriorate, not does a poor relationship with parents lead to higher consumer involvement.

Kids need to be connected with their parents. They need to feel known and loved for who they are, not just what they do. So often, parents fall into the trap of relating with their child solely on the basis of a sport or school performance.

In order to most powerfully fight materialism in our children, we must insure that they know they are loved unconditionally. This means there is nothing they can do that will make us love them more and there is also nothing they can do to make us love them less.

Spender vs. Saver

Over the years, I have come to discover that people are either spenders or savers by nature. This is true of children as well as adults. A spender is someone who finds innate joy in shopping, buying, and giving stuff to others and themselves. These are people who are consistently in pursuit of the next thing that will bring this pleasure. Conversely, a saver finds innate joy in saving, investing, and purposely not buying stuff for themselves. These people are not attracted to what's available to buy and are more motivated to store up money for the future. By nature, I am a saver and my husband is a spender. This makes for a fairly safe union since we have the person who can find really great stuff to spend money on and the person who keeps it all in balance.

With four children, I happen to have two who are spenders and two who are savers. Their natural tendencies can be best depicted in a scene from the neighborhood pool a few summers ago. Having recently discovered the snack bar at the new pool we joined, the *Spender* remarked, "Hey, can I get an ice cream cone? I checked out the price and it's cheaper than it is at the snack bar at school. I have money in my cup holder in the car. Can I get it?"

Moments later, after watching his brother finish the last lick of the cone and licking any remainder off each finger, the *Saver* younger brother remarked, "Hey, your ice cream is gone, and I still have .75 cents in my pocket!" For the spender, this logic made no sense. Why would it be better to have money in your pocket? You couldn't eat it, taste it, enjoy its creamy goodness at the bottom of your soul. To the saver, it was obvious that having the freedom to decide in the future what to spend his money on was so much more powerful than the immediate gratification of the temporal ice cream cone.

As parents, we must recognize the basic tendencies of each of our children and have goals specific to each. For the *saver*, we must instill the joy of giving to others and the skill of budgeting so that they do not have a fear of spending money. Without a budget and its freedom to spend in each category, some *savers* might end up living lives fearful of spending any money. They may wonder, "What if I don't have enough when I need it?" A budget helps these kids enjoy spending money and giving money away to help others.

Present these kids with frequent opportunities to use their money to help others. Offer a "matching gift program" of your own so that their small amount can do big things. With one of our *savers*, we matched his money 10 to 1. Once he had saved $50 ($5 of his own) we bought birthday cake mixes and cans of frosting and donated them to the local food pantry for kids who wouldn't otherwise have a cake on their birthday. We also made birthday cards to stick inside each birthday bag. Actually being at the food pantry and giving the bags away to people made the experience all the more joy filled.

For the **spender**, we must remove some of the fire in his pockets to spend money. Teaching this child the art of "delayed gratification" is critical. The saver instinctively can wait and save. The spender, however, needs to learn this lesson. Be sure this child understands the term "impulse buying." Teach them that by not thinking through each financial decision, he risks making poor decisions that he will later regret. Perhaps have one day of the week that is "buying day," so that he must at least wait until that day.

Allow this child to make some poor financial decisions that he later (hopefully) regrets. With my first spender, I used to keep his poor choices on a shelf in the linen closet. This shelf contained a giant pen (the size of his forearm) that never really worked, a package of multi colored mini-highlighters that he rarely used, a broken motorcycle, and a cheap stuffed parrot whose beak tore off. When he saw something that he "really wanted more than anything," we would visit the shelf of misfit toys, and talk about not adding any more things to it.

Understanding basic tendencies toward spending and saving, helps us speak more effectively into the lives of our children.